

COMMONWEALTH BANCSHARES, INC.

	CPP Disbursement Date 05/22/2009	RSSD (Holding Company) 1118948	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$818	\$823	0.6%		
Loans	\$557	\$536	-3.7%		
Construction & development	\$72	\$44	-38.4%		
Closed-end 1-4 family residential	\$137	\$135	-1.6%		
Home equity	\$79	\$77	-3.5%		
Credit card	\$3	\$3	1.5%		
Other consumer	\$11	\$12	6.9%		
Commercial & Industrial	\$39	\$52	33.9%		
Commercial real estate	\$159	\$159	0.1%		
Unused commitments	\$111	\$104	-6.4%		
Securitization outstanding principal	\$1	\$12	869.8%		
Mortgage-backed securities (GSE and private issue)	\$26	\$53	103.0%		
Asset-backed securities	\$0	\$0			
Other securities	\$176	\$152	-14.0%		
Cash & balances due	\$11	\$14	30.8%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$46	\$51	10.4%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$48	\$51	5.2%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$755	\$752	-0.3%		
Deposits	\$646	\$647	0.1%		
Total other borrowings	\$105	\$91	-13.1%		
FHLB advances	\$43	\$37	-14.1%		
Equity					
Equity capital at quarter end	\$64	\$71	12.0%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	8.5%	8.7%	--		
Tier 1 risk based capital ratio	12.0%	11.9%	--		
Total risk based capital ratio	13.3%	13.0%	--		
Return on equity ¹	-0.2%	4.6%	--		
Return on assets ¹	0.0%	0.4%	--		
Net interest margin ¹	3.5%	3.4%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	48.9%	61.1%	--		
Loss provision to net charge-offs (qtr)	130.8%	7857.1%	--		
Net charge-offs to average loans and leases ¹	1.6%	0.0%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	19.5%	17.5%	2.4%	0.0%	--
Closed-end 1-4 family residential	1.4%	1.7%	0.2%	0.0%	--
Home equity	0.3%	0.3%	0.3%	0.0%	--
Credit card	0.8%	0.2%	0.5%	0.2%	--
Other consumer	0.3%	0.0%	0.0%	0.0%	--
Commercial & Industrial	0.1%	1.0%	0.0%	0.0%	--
Commercial real estate	0.0%	0.0%	0.0%	0.0%	--
Total loans	3.0%	2.0%	0.4%	0.0%	--